JUDY DARLENE HATCH n/k/a JUDY DARLENE WALLACE

ROBERT E. WALLACE

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GRANTOR

TO

ASSUMPTION WARRANTY DEED

BK 389 PG 271 W.E. DAVIN OH OLK. and wife, JUDY DARLENE WALLACE ly: P. Rtarkay DC

GRANTEES

For and in consideration of the sum of \$10.00 cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and the assumption by the GRANTEES, hereinafter named, of that certain indebtedness evidenced by a promissory note secured by Deed of Trust of record in Real Estate Trust Deed Book 604, at Page 573, being of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, and to which said recorded instrument reference is hereby made, I, JUDY DARLENE HATCH n/k/a JUDY DARLENE WALLACE as GRANTOR, do hereby sell, convey and warrant unto ROBERT E. WALLACE and wife, JUDY DARLENE WALLACE, as GRANTEES, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described real property lying and being situated in DeSoto County, Mississippi, and being further described as follows, to-wit:

Lot 36, NORTH INGRAM MILLS FARMS, SECTION "C", in Section 29, Township 3 South, Range 5 West, as per plat thereof of record in Plat Book 37, at Page 11, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as found in Plat Book 37, Page 11, in the Office of the Chancery Clerk of DeSoto County, Mississippi; and to any prior reservation of minerals of every kind and character, including, but not limited to, oil, gas, sand, and gravel in, on, and under the subject property.

The GRANTEES herein covenant to begin payment upon the assumed indebtedness beginning with the September 1, 1995 monthly installment thereof. The GRANTOR herein covenants that all payments through the regular August 1, 1995 monthly installments have been paid.

GRANTEES herein agree to pay the 1995 property taxes, and all subsequent years are hereby excepted from the foregoing covenant of warranty.

By way of explanation, the undersigned, ROBERT E. WALLACE, joins in as the husband of JUDY DARLENE WALLACE f/k/a Judy Darlene Hatch. That, further, it is the GRANTEES' intent to create a tenancy by the entirety and for the said ROBERT E. WALLACE to assume responsibility and liability for the debt described herein by reference.

Possession is given upon the delivery of this deed. WITNESS OUR SIGNATURES this the //o day of August, 1995.

JUDÝ DARLENE WALLACE

STATE OF MISSISSIPPI COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this the // day of June Mayus 1995, within my jurisdiction, the within named JUDY DARLENE HATCH n/k/a JUDY DARLENE WALLACE and husband, ROBERT E. WALLACE, who acknowledged that they executed the above and foregoing Assumption Warranty Deed for the purposes therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.

August Given under my hand and official seal this the 16th day of June, 1995.

My Commission Expires:

(SEAL)

GRANTOR'S AND GRANTEES' ADDRESS:

13240 Taylor Mills Road

Byhalia, MS 38611

BUS. TEL.: N/A RES. TEL.: 601-838-2971

TITLE CERTIFICATE ISSUED BY PREPARER OF DEED, NOR NONE REQUESTED.

Prepared by:

Kenneth E. Stockton

Attorney at Law 5 West Commerce Street

Hernando, MS 38632

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